

**Information to identify the case:**

Debtor 1	<u>Jose Vares</u>	Social Security number or ITIN	xxx-xx-2739
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly Goodell</u>	Social Security number or ITIN	xxx-xx-0076
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-11345-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jose Vares  
aka Jose A. FerreiraDeVares, aka Jose Ferreira  
D'Avares, aka Jose Ferreira De Vares, aka Jose  
Alberto Ferriera De Vares, aka D'Vares Ferreira,  
aka Jose Ferreira DeVares, aka JoseAlbert  
Ferreira De

Kimberly Goodell  
aka Kim Heasman, aka Kim Vares, aka Kimberly  
Heasman, aka Kimberly Vares, aka Kim Goodell,  
aka Kimberly Goodel

4/21/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jose Vares  
 Kimberly Goodell  
 Debtors

Case No. 17-11345-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 73

Date Rcvd: Apr 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2017.

db/jdb  
 lm  
 516605559 Jose Vares, Kimberly Goodell, 41 2nd Ave, Port Reading, NJ 07064-1907  
 516605562 CARRINGTON MORTGAGE SERVICES, LLC, PO Box 3730, Anaheim, CA 92803-3730  
 516605590 Baynes Orthopaedics, 54 South Dean Street, Englewood, NJ 07631-3514  
 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 3489, Anaheim, CA 92803-3489  
 (address filed with court: Mabt/contfin, 121 Continental Dr Ste 1, Newark, DE 19713)  
 516605560 Cach LLC, Pob 5980, Denver, CO 80127  
 516605563 +Carrington Mortgage Services, 1600 S. Douglass Road, Suite 2, Anaheim, CA 92806-5951  
 516605568 +Credit Control LLC, P.O. Box 546, Hazelwood, MO 63042-0546  
 516605570 +Diabetes and Osteoporosis Center, 20 Wills Way, Piscataway, NJ 08854-3770  
 516605572 Emergency Phys Assoc of North Jersey, 350 Boulevard, Passaic, NJ 07055-2840  
 516605579 FMS SERVICES, PO BOX 1115, Charlotte, NC 28201-1115  
 516605577 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695  
 516605581 +Freshview, 4340 S. Monaco Street, Suite 400, Denver, CO 80237-3485  
 516605582 Health East Ambulatory Surgical Center, 54 South Dean Street, Englewood, NJ 07631-3514  
 516605583 Healthcare Revenue Recovery Group, LLC, POB 459080, Sunrise, FL 33345-9080  
 516605586 JP MORGAN CHASE BANK NA, PO BOX 659754, San Antonio, TX 78265-9754  
 516605587 +KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812  
 516605588 +Law Offices of Joel Cardis, LLC, 2006 Swede Road, Suite 100, E. Norristown, PA 19401-1787  
 516605589 Liberty Card Services, 211 Continental Drive, Suite 108, Newark, DE 19713  
 516605592 +MIDDLESEX COUNTY SHERIFF FORECLOSURE SAL, PO BOX 1188, New Brunswick, NJ 08903-1188  
 516605591 +McCulloch Orthopedic Srg Svcs PLLC, 110 Duane Street, New York, NY 10007-1126  
 516605593 Middlesex Emergency Physicians, 65 James Street, Edison, NJ 08820-3947  
 516605594 +Midland Credit Management, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 516605595 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516605596 Millenium Laboratories, 16981 Via Tazon, San Diego, CA 92127-1645  
 516605598 +NEW CENTURY MORTGAGE CORPORATION, 18400 VON KARMAN STE 1000, Irvine, CA 92612-0516  
 516605599 +NJ Orthopedic Rehab & Pain Mgmt Group PC, 477 Rahway Avenue, Woodbridge, NJ 07095-3481  
 516605603 Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 516605607 +RWJ University Hospital at Rahway, 865 Stone Street, Rahway, NJ 07065-2742  
 516605604 +Raritan Bank Medical Center, 530 New Brunswick Avenue, Perth Amboy, NJ 08861-3685  
 516605606 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 516605608 +St. Georges Veterinary, 10 Remsen Avenue, Avenel, NJ 07001-1214  
 516605614 TD BANK BANKRUPTCY NOTIFICATION, PO BOX 1377, Lewiston, ME 04243-1377  
 516635118 +Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3002, Dept MVS, Malvern PA 19355-0702  
 516605618 +Tribute/atlanticus, Pob 105555, Atlanta, GA 30348-5555  
 516605619 U S DEPT OF EDUCATION, ECMC ATTN BANKRUPTCY DEPT, PO BOX 16408, Saint Paul, MN 55116-0408  
 516605621 US DEPT EDUCATION OFC GEN COUNSEL, 400 MARYLAND AVE SW RM 6E353, Washington, DC 20202-0001  
 516605620 +Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  
 516605622 +Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909-1156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 21 2017 23:16:18 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 21 2017 23:16:13 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516605556 +EDI: AFNIRECOVERY.COM Apr 21 2017 22:48:00 Afni, Inc., Po Box 3097, Bloomington, IL 61702-3097  
 516605557 +EDI: APPLIEDBANK.COM Apr 21 2017 22:48:00 Applied Bank, Po Box 17125, Wilmington, DE 19850-7125  
 516605558 +EDI: ARSN.COM Apr 21 2017 22:48:00 Ars, 201 W. Grand Ave., Escondido, CA 92025-2603  
 516605613 EDI: AISTMBL.COM Apr 21 2017 22:48:00 T-Mobile, P.O. Box 53410, Bellevue, WA 98015-3410  
 516605561 EDI: CAPITALONE.COM Apr 21 2017 22:48:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 516605564 E-mail/Text: bankruptcy@fedpacific.com Apr 21 2017 23:17:05 Chad Steur Law, LLC, P.O. Box 27198, Salt Lake City, UT 84127-0198  
 516605565 +EDI: CONVERGENT.COM Apr 21 2017 22:48:00 Convergent Outsourcing, 800 Sw 39th St, Renton, WA 98057-4975  
 516605566 +E-mail/Text: Umesh.Patil@credencerm.com Apr 21 2017 23:17:13 Credence, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940  
 516605567 +EDI: CCS.COM Apr 21 2017 22:48:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607  
 516605569 +EDI: RCSFNBMARIN.COM Apr 21 2017 22:48:00 Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  
 516605571 +EDI: TSYS2.COM Apr 21 2017 22:48:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 516605573 +E-mail/Text: bknotice@erccollections.com Apr 21 2017 23:16:22 Enhanced Recovery Co L, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 516605574 +E-mail/Text: bankruptcy@fedpacific.com Apr 21 2017 23:17:05 Federal Pacific Credit, 140 W 2100 S # Sste220, Salt Lake City, UT 84115-1852  
 516605575 +E-mail/Text: bankruptcy@fedpacific.com Apr 21 2017 23:17:05 Federal Pacific Credit Co., P.O. Box 27198, Salt Lake City, UT 84127-0198

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516605578 +EDI: AMINFOFP.COM Apr 21 2017 22:48:00 First Premier Bank, 601 S Minnesota Ave,  
Sioux Falls, SD 57104-4868  
516605580 +E-mail/Text: fggbanko@fgny.com Apr 21 2017 23:15:25 Forster, Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604  
516605584 EDI: JEFFERSONCAP.COM Apr 21 2017 22:48:00 Jefferson Capital Systems, LLC,  
16 McLeland Road, Saint Cloud, MN 56303  
516605585 E-mail/Text: masmith@jfkhealth.org Apr 21 2017 23:17:04 JFK Medical Center,  
80 James Street, 4th Floor, Edison, NJ 08820-3938  
516605597 +E-mail/PDF: bankruptcy@ncfsi.com Apr 21 2017 23:19:17 New Century Financial Services, Inc.,  
110 S. Jefferson Road, Suite 104, Whippany, NJ 07981-1038  
516605600 EDI: CAPITALONE.COM Apr 21 2017 22:48:00 Orchard Bank, c/o Capital One, P.O. Box 30285,  
Salt Lake City, UT 84130-0285  
516605602 EDI: PRA.COM Apr 21 2017 22:48:00 Portfolio Recovery Associates, LLC,  
120 Corporate Boulevard, Norfolk, VA 23502  
516605601 +EDI: PRA.COM Apr 21 2017 22:48:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
516605605 +E-mail/Text: Supportservices@receivablesperformance.com Apr 21 2017 23:17:19  
Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744  
516605609 +EDI: RMSC.COM Apr 21 2017 22:48:00 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
516605610 +EDI: RMSC.COM Apr 21 2017 22:48:00 Synch/old Navy, Po Box 965005,  
Orlando, FL 32896-5005  
516605611 +EDI: RMSC.COM Apr 21 2017 22:48:00 Synch/paypal Smart Con, Po Box 965005,  
Orlando, FL 32896-5005  
516605612 +EDI: RMSC.COM Apr 21 2017 22:48:00 Synch/pc Richard, C/o Po Box 965036,  
Orlando, FL 32896-0001  
516605616 EDI: TFSR.COM Apr 21 2017 22:48:00 TOYOTA MOTOR CREDIT CORPORATION, PO BOX 5855,  
Carol Stream, IL 60197-9032  
516605615 EDI: TFSR.COM Apr 21 2017 22:48:00 Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054  
516605617 EDI: TFSR.COM Apr 21 2017 22:48:00 Toyota Motor Credit Corporation, P.O. Box 8026,  
Cedar Rapids, IA 52409-8026  
516605624 +EDI: WFFC.COM Apr 21 2017 22:48:00 WELLS FARGO BANK NA, 420 MONTGOMERY ST,  
San Francisco, CA 94104-1298  
516605623 +EDI: BLUESTEM Apr 21 2017 22:48:00 Webbank/fingerhut, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516605576 First Bank of Delaware, N/A

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 23, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2017 at the address(es) listed below:

Catherine E. Youngman cyoungman@foxrothschild.com,  
NJ54@ecfcbis.com;fgruber@formanlaw.com;cbrown@formanlaw.com;cyoungman@formanlaw.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank N.A., as Trustee, for Carrington  
Mortgage Loan Trust, Series 2006-NC5 Asset-Backed Pass-Through Certificates  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Mark R. Silber on behalf of Debtor Jose Vares mrsilber@optimum.net,  
G27312@Notify.CINCompass.com  
Mark R. Silber on behalf of Joint Debtor Kimberly Goodell mrsilber@optimum.net,  
G27312@Notify.CINCompass.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 5